

RAB18J (10/05)

## United States Bankruptcy Court

District of Utah  
**Case No. 11-34675**  
**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Molonai T. Hola  
2766 St. Marys Way  
Salt Lake City, UT 84108

Lindsay W. Hola  
2766 St. Marys Way  
Salt Lake City, UT 84108

Social Security No.:  
xxx-xx-1322

xxx-xx-3164

Employer's Tax I.D. No.:

Petition date: 10/7/11

### DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/14/13

R. Kimball Mosier  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 5  
United States Bankruptcy Court  
District of UtahIn re:  
Molonai T. Hola  
Lindsay W. Hola  
DebtorsCase No. 11-34675-RKM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: sjl  
Form ID: rab18jPage 1 of 3  
Total Noticed: 55

Date Rcvd: Jan 14, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2013.

db/jdb +Molonai T. Hola, Lindsay W. Hola, 2766 St. Marys Way, Salt Lake City, UT 84108-2040  
 aty Gary E. Doctorman, Parsons Behle & Latimer, 201 South Main Street, Ste 1800,  
     P.O. Box 45898, Salt Lake City, UT 84145-0898  
 aty +Jesse A.P. Baker, Pite Duncan LLP, 4375 Jutland Drive, Suite 200, PO Box 17933,  
     San Diego, CA 92177-7921  
 aty +Justin Gene Berube, Wasatch Advocates, 4525 Wasatch Blvd., Suite 300,  
     Salt Lake City, UT 84124-4210  
 aty +T. Edward Cundick, Prince, Yeates & Geldzahler, 15 West South Temple, Suite 1700,  
     Salt Lake City, UT 84101-1549  
 aty +W. Sean Mawhinney, MAWFIRM, PC, 200 West Civic Center Drive, Suite 300,  
     Sandy, UT 84070-4281  
 cr +First Utah Bank, c/o Gary E. Doctorman, 201 South Main St, Ste 1800,  
     Salt Lake City, UT 84111-2218  
 7953949 Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400,  
     Washington, DC 20530-0001  
 7953954 +BYU/Student Financial SE, A-153 ASB, Provo, UT 84602-1014  
 7953951 +Bank of America, 450 American Street #SV416, Simi Valley, CA 93065-6285  
 7953952 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 7953953 +Brighton Bank, 7101 Highland Drive, Salt Lake City, UT 84121-3703  
 7953957 +CDC, Inc. dba Crawford Door Sales, 155 W 2700 S, Salt Lake City, UT 84115-3014  
 7953955 +Canon Financial Services Inc., 158 Gaither Drive, Mount Laurel, NJ 08054-1716  
 7953956 +Cash Flow Management Inc., P.O. Box 42407, 5530 S.E. Center Street, Portland, OR 97206-3951  
 7953964 +Community & Family Health Services, PO Box 142001, Salt Lake City, UT 84114-2001  
 7953966 +Consolidated Electrical Distributors Inc, c/o CT Corporation System,  
     136 East South Temple, Suite 2100, Salt Lake City, UT 84111-1124  
 7953968 +Douglas J. Parry, Dorsey & Whitney LLP, 136 South Main Street, Suite 1000,  
     Salt Lake City, UT 84101-1685  
 8004286 +First Utah Bank, c/o Gary E. Doctorman, Parsons Behle & Latimer,  
     201 S. Main Street, Suite 1800, Salt Lake City, UT 84111-2218  
 7953971 +Great American Insurance Company, 301 East Fourth Street, Cincinnati, OH 45202-4257  
 7953972 +GreatAmerican Leasing Corporation, 625 First Street SE Ste 800, Cedar Rapids, IA 52401-2031  
 7953974 +IHC Health Services, 3930 West Parkway Blvd., Salt Lake City, UT 84120-6300  
 7953975 ++INTERMOUNTAIN HEALTHCARE, PO BOX 27808, SALT LAKE CITY UT 84127-0808  
     (address filed with court: Intermountain Healthcare, 4646 Lake Park Blvd, Collections,  
     Salt Lake City, UT 84120-8212)  
 7953978 Leverich Group, 6891 South 700 West, Suite 100, Midvale, UT 84047-3006  
 7953980 +Mastercard, P.O. Box 183071, Columbus, OH 43218-3071  
 7953985 +Scott H. Marcus & Associates, 121 Johnson Road, Blackwood, NJ 08012-1758  
 7953986 +Snow, Christensen & Martineau, 10 Exchange Place, Eleventh Floor, PO Box 45000,  
     Salt Lake City, UT 84145-5000  
 7953987 +Steve Gasser, c/o Mark Gasser, MFG Financial, 603 East 4500 South,  
     Salt Lake City, UT 84107-2983  
 7953989 The Leverich Group, 6819 S 700 W, Midvale, UT 84047  
 7953990 University Healthcare, Patient Billing and Financial Services, PO Box 30045,  
     Salt Lake City, UT 84130-0045  
 7953991 University of Utah - Dermatology, PO Box 413053, Salt Lake City, UT 84141-3053  
 7953993 Utah Department of Health, PO Box 141010, Salt Lake City, UT 84114-1010  
 7953994 +Utah Icon Consulting Group, LLC, 2913 Grant Avenue, Ogden, UT 84401-3711  
 7953996 +Wachovia Mortgage, P.O. Box 659568, San Antonio, TX 78265-9568

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BDHGILLMAN.COM Jan 15 2013 01:53:00 Duane H. Gillman tr, Durham Jones & Pinegar,  
     111 East Broadway, Suite 900, P.O. Box 4050, Salt Lake City, UT 84110-4050  
 ust +E-mail/Text: ustpregion19.sk.ecf@usdoj.gov Jan 15 2013 02:03:31 United States Trustee,  
     Ken Garff Bldg., 405 South Main Street, Suite 300, Salt Lake City, UT 84111-3402  
 7953948 EDI: AMEREXPR.COM Jan 15 2013 01:53:00 American Express, P.O. Box 650448,  
     Dallas, TX 75265-0448  
 7953950 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Jan 15 2013 02:01:13 Aurora Bank FSB,  
     10350 Park Meadows Drive, Suite 500, Littleton, CO 80124-6800  
 7953958 E-mail/Text: bklaw2@centurylink.com Jan 15 2013 02:06:18 CenturyLink, PO Box 29040,  
     Phoenix, AZ 85038-9040  
 7953959 +EDI: CHASE.COM Jan 15 2013 01:53:00 Chase Bank USA, P.O. Box 15298,  
     Wilmington, DE 19850-5298  
 7953960 +EDI: CHASE.COM Jan 15 2013 01:53:00 Chase Bank USA, NA, P.O. Box 15298,  
     Wilmington, DE 19850-5298  
 7953961 +EDI: CHASE.COM Jan 15 2013 01:53:00 Chase/Marriott Rewards Visa, P.O. Box 15298,  
     Wilmington, DE 19850-5298  
 7953962 +EDI: CITICORP.COM Jan 15 2013 01:53:00 Citi Visa Card, PO Box 653095,  
     Dallas, TX 75265-3095  
 7953963 +EDI: CITICORP.COM Jan 15 2013 01:53:00 Citibank Mastercard, P.O. Box 183037,  
     Columbus, OH 43218-3037  
 7953967 EDI: DISCOVER.COM Jan 15 2013 01:53:00 Discover Financial Services LLC, P.O. Box 30943,  
     Salt Lake City, UT 84130-0943

District/off: 1088-2

User: sjl  
Form ID: rab18j

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Total Noticed: 55

Date Rcvd: Jan 14, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

7953969 E-mail/Text: specialassets@firstutahbank.com Jan 15 2013 02:04:59 First Utah Bank,  
3826 South 2300 East, Salt Lake City, UT 84109  
7953970 EDI: RMSC.COM Jan 15 2013 01:53:00 Gap/GE Money Bank, P.O. Box 530942,  
Atlanta, GA 30353-0942  
7953976 EDI: IRS.COM Jan 15 2013 01:53:00 Internal Revenue Service,  
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
7953979 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jan 15 2013 02:05:02 Marriott Ownership,  
1200 US Highway 98 S, Suite 19, Lakeland, FL 33801-5901  
7953981 +E-mail/Text: barcher@abeomed.com Jan 15 2013 02:04:56 Mountain West Anesthesia,  
P.O. Box 3570, Salt Lake City, UT 84110-3570  
7953982 EDI: RMSC.COM Jan 15 2013 01:53:00 Old Navy/GE Money Bank, P.O. Box 530942,  
Atlanta, GA 30353-0942  
7953983 +E-mail/Text: creditadmin@platt.com Jan 15 2013 02:00:30 Platt Electric Supply,  
P.O. Box 3167, Portland, OR 97208-3167  
7953992 EDI: USBANKARS.COM Jan 15 2013 01:53:00 US Bank, P.O. Box 5227, Cincinnati, OH 45201  
7953995 EDI: UTAHTAXCOMM.COM Jan 15 2013 01:53:00 Utah State Tax Commission, Attn: Bankruptcy Unit,  
210 North 1950 West, Salt Lake City, UT 84134-3340  
7953997 +EDI: WFNNB.COM Jan 15 2013 01:53:00 WFNNB - Ann Taylor, PO Box 182789,  
Columbus, OH 43218-2789

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7953977 Kevin B. Morgan  
7953988 Student Loan  
7953998 White MC  
7953965 ##+Consolidated Electrical Distributors, 31356 Via Colinas, Westlake Village, CA 91362-6799  
7953973 ##+Icon Sports Agency / Steve Gasser, PO Box 521351, Salt Lake City, UT 84152-1351  
7953984 ##+Prince, Yeates & Geldzahler, 175 E 400 S Ste 900, Salt Lake City, UT 84111-2357  
TOTALS: 3, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

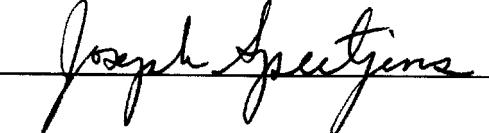
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2013

Signature:



District/off: 1088-2

User: sjl  
Form ID: rab18j

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2013 at the address(es) listed below:

Duane H. Gillman tr dhgnotice@djplaw.com, ut02@ecfcbis.com  
Gary E. Doctorman on behalf of Creditor First Utah Bank gdoctorman@parsonsbehle.com  
Jesse A.P. Baker on behalf of Creditor Aurora Loan Services LLC ecfutb@piteduncan.com, jbaker@piteduncan.com  
T. Edward Cundick on behalf of Creditor CDC, Inc. dba Crawford Door Sales tec@princeyeates.com, nancyw@princeyeates.com;docket@princeyeates.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov  
W. Sean Mawhinney on behalf of Debtor Molonai Hola sean@mawhinneylaw.com, valerie@mawhinneylaw.com;wsmlawfirm@gmail.com;stacy@mawhinneylaw.com;robert@mawhinneylaw.com  
TOTAL: 6